

# New York State Department of Financial Services

**ISSUED: December 31, 2020**

## NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES TAKES DISCIPLINARY ACTIONS AGAINST LICENSEES OR REGISTRANTS UNDER THE INSURANCE LAW

The New York State Department of Financial Services has taken disciplinary action against the following licensees and registrants. Those categorized as stipulations or consent orders have been agreed to by the licensee or registrant. Department actions that result from Department hearings are subject to judicial review and possible stay of enforcement.

### STIPULATIONS/CONSENT ORDERS

**Region: Albany**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Briggs Bail Bond Services LLC (Bail Bond Agent)	1629 Lenox Road Schenectady, NY 12308	\$4,800 fine
Kevin D. Briggs Jr. (Sublicensee)	(Same as above)	
<p>Respondents charged compensation for the posting of bail bond in amounts in excess of that permitted by law. Respondents, in connection with bail bonds in criminal actions, charged service fees for electronic monitoring to defendants and their indemnitors, in addition to charging them premium, such that the compensation for each bail bond exceeded the amount permitted by Section 6804 of the Insurance Law. [Stipulation approved October 23, 2020.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Capital District Physicians Healthcare Network Inc. (Agent and Independent Adjuster)	500 Patroon Creek Boulevard Albany, NY 12206	\$10,000 fine
<p>Respondent violated Section 2102(a)(1) of the Insurance Law by acting as an insurance producer in the State of New York after Respondent's agent's license expired. Respondent violated its agreement in a prior Department Stipulation dated July 31, 2012 that Respondent would take all necessary steps to prevent the recurrence of violations of Section 2102(a)(1) of the Insurance Law. [Stipulation approved October 23, 2020.]</p>		

**Region: Buffalo**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jeffrey Alan Husarek (Agent)	3694 Meadow Brook Acres North Tonawanda, NY 14120	\$1,500 fine
Respondent concealed material information in an insurance claim he submitted to an insurer by whitening out the words “Urgent Care” from an Urgent Care facility’s discharge documents. [Stipulation approved October 23, 2020.]		

**Region: Mid-Island**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Paul J. DellaUniversita (Agent and Broker)	1350 Deer Park Avenue North Babylon, NY 11703	\$1,000 fine
Respondent violated Section 2324 of the Insurance Law in that Respondent, through social media, offered prospective insureds an inducement to the making of insurance. [Stipulation approved October 23, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Eduardo Rodriguez (Agent, Broker, and Life Broker)	2786 Ravine Place North Bellmore, NY 11710	\$750 fine
Respondent failed to disclose on his relicensing application for a broker’s license that Respondent’s producer appointment was terminated by an insurer for alleged misconduct. [Stipulation approved August 24, 2020.]		

**Region: Nassau**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Tayvon McKenzie (Independent Adjuster)	139 Whitehouse Road Roosevelt, NY 11575	\$750 fine
Respondent failed to report to the Superintendent within 30 days of the initial pretrial hearing date that Respondent was the subject of a criminal prosecution. [Stipulation approved October 23, 2020.]		

**Region: New York**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
TAICOA Corporation (Agent)	15 West 26th Street, 11th Floor New York, NY 10010	\$500 fine
Iris Salazar (Agent and Sublicensee)	Same as above	
<p>Respondents failed to notify the Superintendent within thirty days of the final disposition of the matter that Respondent TAICOA Corporation was the subject of an administrative action by the State of Washington Office of the Insurance Commissioner; Respondents also failed to disclose the aforementioned administrative action brought by the State of Washington Office of the Insurance Commissioner on Respondent TAICOA Corporation license renewal application. [Stipulation approved November 5, 2020.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Arbel L. Medina (Agent)	3412 113 <sup>th</sup> Street Corona, NY 11368	Licenses Revoked
<p>Respondent, while appointed as an agent by an insurer, submitted applications for automobile insurance to said insurer that contained incorrect driver's license, vehicle identification number, gender and/or address information. [Stipulation approved October 23, 2020.]</p>		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Citi Abstract Inc. (Title Agent)	135-10 Liberty Avenue Richmond Hill, NY 11419	\$6,750 fine
Dave Surujnarain (Title Agent, Broker and Sublicensee)	(Same as above)	
<p>Respondents failed to disclose on Respondent Dave Surujnarain renewal application for a broker's license, on his renewal application for an agent's license, and on his relicensing application to act as a title insurance agent, as well as on Respondent Citi Abstract Inc.'s renewal application to act as a title insurance agent, a repayment demand made by a title insurer. Respondents also failed to disclose a civil lawsuit issued by the aforementioned title insurer. [Stipulation approved October 23, 2020.]</p>		

**Region: Rochester**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Phillip A. Yargeau (Agent)	2243 Lyell Avenue Rochester, NY 14606	\$500 fine
Respondent failed to report to the Superintendent within thirty days of the initial pretrial hearing date that Respondent was the subject of a criminal prosecution which resulted in a misdemeanor conviction. [Stipulation approved October 23, 2020.]		

**Region: Syracuse**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
The Steve Donigan Agency Inc. (Agent and Broker)	708 West Belden Avenue P.O. Box 11535 Syracuse, NY 13204	\$1,000 fine
Steven J. Donigan (Agent and Sublicensee)	Same as above	
Respondents permitted a convicted felon to directly participate in the business of insurance without the benefit of written consent to engage in the business of insurance as required under 18 U.S.C. Section 1033. [Stipulation approved November 13, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Bernard McGee (Agent)	2314 Wellington Drive S Cazenovia, NY 13035	License Revoked
Respondent failed to disclose on his renewal application to act as an agent that he was permanently barred by the Financial Industry Regulatory Authority Inc. (FINRA) and failed to pay the related fine, as ordered. Respondent made false representations to a customer, inducing that customer to surrender her variable annuities, as noted in the FINRA matter. Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that he was the subject of an administrative action taken by the Florida Department of Financial Services. [Stipulation approved October 28, 2020.]		

**Region: Out of State**

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
James Benson (Agent)	235 Pilgrim Lane Stratford, CT 06614	\$750 fine
Respondent failed to disclose in his original application for an agent's license that the Connecticut Insurance Department fined Respondent and placed Respondent's agent's license on a probationary status for a three-year period. [Stipulation approved October 8, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Mark M. Brown (Broker)	18082 Jacquard Court Lakeville, MN 55044	\$750 fine
Respondent failed to disclose on his original application for a broker's license that he was previously convicted of a misdemeanor. [Stipulation approved October 23, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Carl Warren & Company (Independent Adjuster)	PO Box 25180 Santa Ana, CA 92799	\$10,750 fine
Respondent failed to disclose in its application for an adjuster's license that the Louisiana Department of Insurance imposed a fine on Respondent; Respondent failed to notify the Superintendent within thirty days of the final disposition of the matter that the State of Louisiana fined Respondent as aforesaid and that the Insurance Commissioner of State of Oklahoma fined Respondent; and Respondent acted as an Independent Adjuster on New York risks without an approved sublicensee. [Stipulation approved November 5, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Nenita B. Causing (Agent)	18 Delancey Street Edison, NJ 08820	\$1,250 fine
Respondent failed to notify the Superintendent within thirty days of the final disposition of the matter that she was fined by the NJ Commissioner of Banking and Insurance and by the Arizona Department of Insurance; Respondent failed to disclose on her application for an agent's license that the Financial Industry Regulatory Authority ("FINRA") had barred her from associating with any FINRA member. [Stipulation approved November 23, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Woodrow Wilson Clark (Agent)	16104 Chancery Place Tampa, FL 33613	\$750 fine
Respondent failed to disclose on license applications that in the County Court of Hillsborough County, Florida, he pled nolo contendere to two counts of a misdemeanor and the Court withheld adjudication and placed him on probation. [Stipulation approved October 28, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Gabi Personal Insurance Agency Inc. (Agent)	106 Lincoln Blvd., Suite 106 San Francisco, CA 94129	\$700 fine
Hanno Dieter Fichtner (Agent, Broker and Sublicensee)	Same as above	
Respondents violated Section 2115 of the Insurance Law by paying compensation to unlicensed individuals for acting as insurance agents in the State of New York. [Stipulation approved November 5, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Beverly A. Foster (Agent)	4002 Neyland Valley Drive Memphis, TN 38135	License Revoked
Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent was the subject of administrative action taken by the South Dakota Division of Insurance. [Stipulation approved November 19, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Carter Gill (Agent)	1868 SE Hoffman Drive Madras, OR 97741	License Revoked
Respondent failed to disclose in two license applications for an agent's license that he was convicted of a misdemeanor in the Circuit Court of the State of Oregon for the County of Jefferson, and was convicted of two misdemeanors in the District Court of Love County, State of Oklahoma, and was convicted of a felony in the Circuit Court of the State of Oregon for the County of Jefferson. Respondent also failed to report to the Superintendent within thirty days of the final disposition of the matter that the Insurance Commissioner of the State of California revoked Respondent's nonresident insurance license. [Stipulation approved October 28, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Santos Gonzales (Agent)	11555 Culebra Road, Lot 560 San Antonio, TX 78253	\$2,250 fine
Respondent failed to disclose in his original application for an agent's license that: (a) in the 227th District Court of Bexar County, Texas, the Court deferred adjudication, placed Respondent on community supervision for a period of 3 years and fined Respondent in connection with a felony charge; (b) Respondent's insurance producer license was revoked by the Louisiana Department of Insurance; and (c) Respondent was fined by the North Dakota Insurance Department. [Stipulation approved September 11, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Anthony T. Megaro (Agent)	c/o Guardian Life 600 Parsippany Road, Suite 200 Parsippany, NJ 07054	\$1,000 fine
Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter that he was the subject of administrative actions taken by the Ohio Department of Insurance and by the New Jersey Department of Banking and Insurance. [Stipulation approved October 23, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Anthony John Panza (Agent)	4641 Mount Troy Road Ext. Pittsburgh, PA 15214	\$1,000 fine
Respondent failed to notify the Superintendent within thirty days of the final disposition of the matter that he was the subject of administrative actions by the State of California Department of Insurance, the State of Georgia Office of Insurance, and the Vermont Department of Financial Regulation. [Stipulation approved November 13, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Bilal Pekdemir (Agent)	2033 Lemoine Avenue Fort Lee, NJ 07605	\$500 fine
Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter that he was the subject of an administrative action by the New Jersey Department of Banking and Insurance. [Stipulation approved October 23, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Charles W. Stoll (Independent Adjuster – License Pending)	1240 Clover Lane Hoffman Estates, IL 60192	\$1,500 fine
Respondent acted as an independent adjuster in New York State without a license issued and in force pursuant to the Insurance Law. [Stipulation approved November 5, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Jason A. Witthun (Broker)	754 Tossa De Mar Avenue Henderson, NV 89002	\$500 fine
Respondent failed to report to the Superintendent within thirty days of the final disposition of the matter that he was the subject of an administrative action by the Idaho Department of Insurance. [Stipulation approved October 23, 2020.]		



<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Eric A. Wood (Agent- License Application Pending)	c/o Huntleigh Securities 7800 Forsyth Boulevard Clayton, MO 63105	\$2,250 fine
Respondent failed to disclose in his application for an agent's license that Respondent was previously convicted of a misdemeanor; that his application for an unrestricted life agent license was denied by the Insurance Commissioner of California; and that he was assessed a fine by the Commissioner of Insurance of the State of Georgia. [Stipulation approved October 23, 2020.]		

<b>LICENSEE</b>	<b>ADDRESS</b>	<b>PENALTY</b>
Worldwide Services Insurance Agency LLC (Agent)	933 1 <sup>st</sup> Avenue King of Prussia, PA 19406	\$77,250 fine
Respondent acted as an insurance agent in the State of New York without a sublicensee. Respondent used two unlicensed names in conducting business as an insurance producer in the State of New York. Respondent facilitated an unlicensed corporation to act as an insurance adjuster in the State of New York. Respondent failed to report to the Superintendent within 30 days of the final disposition of the matter that Respondent was the subject of administrative action taken by the Louisiana Department of Insurance. [Stipulation approved October 23, 2020.]		